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PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference FPM03008-PCT	FOR FURTHER ACTION		See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)
International application No. PCT/KR2003/001952	International filing date (day/month/year) 25 SEPTEMBER 2003 (25.09.2003)	Priority date (day/month/year) 28 SEPTEMBER 2002 (28.09.2002)	
International Patent Classification (IPC) or national classification and IPC IPC7 G06F 17/60			
Applicant MQUAY INC. et al			

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 4 sheets, including this cover sheet.

This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of 5 sheets.

3. This report contains indications relating to the following items:

- I Basis of the report
- II Priority
- III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- IV Lack of unity of invention
- V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI Certain documents cited
- VII Certain defects in the international application
- VIII Certain observations on the international application

Date of submission of the demand 27 FEBRUARY 2004 (27.02.2004)	Date of completion of this report 21 DECEMBER 2004 (21.12.2004)
Name and mailing address of the IPEA/KR Korean Intellectual Property Office 920 Dunsan-dong, Seo-gu, Daejeon 302-701, Republic of Korea	Authorized officer PARK, Sung Woo
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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/KR2003/001952

I. Basis of the report

1. With regard to the elements of the international application:*

 the international application as originally filed the description:pages 1-14, as originally filed
pages _____, filed with the demand
pages _____, filed with the letter of _____ the claims:pages _____, as originally filed
pages _____, as amended (together with any statement) under Article 19 _____, filed with the demand
pages 15-19, filed with the letter of 21/09/2004 the drawings:pages 1/13-13/13, as originally filed
pages _____, filed with the demand
pages _____, filed with the letter of _____ the sequence listing part of the description:pages _____, as originally filed
pages _____, filed with the demand
pages _____, filed with the letter of _____

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language English which is

 the language of a translation furnished for the purposes of international search (under Rule 23.1(b)). the language of publication of the international application (under Rule 48.3(b)). the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

 contained in the international application in written form. filed together with the international application in computer readable form. furnished subsequently to this Authority in written form. furnished subsequently to this Authority in computer readable form The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished. The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.4. The amendments have resulted in the cancellation of: the description, pages _____ the claims, Nos. 4, 7 the drawings, sheets _____

5.

 This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this opinion as "originally filed." and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item I and annexed to this report.

INTERNATIONAL PRELIMINARY EXAMINATION

International application No.

PCT/KR2003/001952

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims	1-3, 5-6, 8-14	YES
	Claims		NO
Inventive step (IS)	Claims	1-3, 8, 10	YES
	Claims	5-6, 9, 11-14	NO
Industrial applicability (IA)	Claims	1-3, 5-6, 8-14	YES
	Claims		NO

2. Citations and explanations (Rule 70.7)

Reference is made to the following documents:

D : WO 00/49586 A1 (24 AUGUST 2000)

1. Novelty

The subject matter of Claims 1-3, 5-6 and 8-14 is novel over the available prior art (Article 33(2) PCT).

2. Inventive Step

D relates to a credit card system to be used as a payment means when purchasing a product by issuing a limited use credit card number additionally connected to a user's master credit card.

Claims 5-6 of the present invention relate to a virtual credit card system for a commercial payment by issuing a virtual credit card system which includes purchase money and a purchasing term. the technique of using a credit card number in which usage money and a usage term are limited is the same as that of the present invention's virtual cash card, excepting only that the expression is different. Therefore, Claims 5-6 of the present invention are not considered to involve an inventive step.

Claim 9 of the present invention is the method invention of Claim 5 and differs only in the category. They are the same in reality; therefore, Claim 9 of the present invention is not considered to involve an inventive step.

Claims 11-14 of the present invention relate to a virtual card service system characterized by a plurality of virtual cards. A user's card which is connected to a master card is issued by designating a usage condition when a virtual card, in which usage money and usage term are limited, is issued. However, D discloses a technique for registering and using a plurality limited use card numbers connected to one master card (page 19, line 16-28, Fig. 2). Therefore, Claims 11-14 of the present invention are not considered to involve an inventive step.

(Continued on Supplemental Sheet.)

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/KR2003/001952

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of:

BOX V.

Therefore, Claims 5-6, 9 and 11-14 of the present invention are easy for a person skilled in the art to arrive at from D. Accordingly, the invention is not considered to involve an inventive step.

3. Industrial Applicability

Claims 1-3, 5-6 and 8-14 of the present invention are considered to be industrially applicable.